



# Carrolltonian

A Quarterly Publication of the  
Carroll County Genealogical Society, Inc.  
P.O. Box 1752, Westminster, MD 21158

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## Maryland's Early Insolvency Laws

At the beginning of the nineteenth century, men and women who had committed no other offense than indebtedness were crowding Maryland prisons and creating a huge burden for the state's court system. A law was needed to provide debtors with better protection from imprisonment, and in 1805 Maryland legislators passed such a bill.

Over succeeding years, supplements to the 1805 law were enacted until there was a workable system for handling insolvency which prevented debtors from

## SPECIAL CARROLLTONIAN ISSUE

This special issue features Carroll County insolvency records, the insolvency process of the early nineteenth century in Maryland and much more. See below:

- Part I: Maryland's Early Insolvency Laws
- Part II: The CCGS Insolvency Project at the MSA
- Part III: Carroll County Insolvency Papers at the Maryland State Archives – 1837-1936
- Part IV: Luke Wagers and His Insolvency Case of 1848

*If insolvency be no crime, why is it punished with arbitrary imprisonment? If it be a crime, why is it delivered into private hands to pardon without discretion, or to punish without mercy, and without measure? - Burke*

- 8) Present a bond (like a bail bond) in case s/he failed to appear for questioning after release from prison

For an in-depth explanation of Maryland's early insolvency laws, you may want to consult *A Compilation of the Insolvent Laws of Maryland* written in 1831 by John J. Harrod. The full text may be viewed online by following the link below:

<http://lawlib.state.md.us/record=b1015440>

Law Librarian Florence Barnes at the Carroll County Historic Courthouse was extremely helpful in supplying us with this resource and other important legal references on the subject of insolvency in Maryland.

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linguishing in jail for long periods. To apply for the "benefits" of the 1805 law, an early nineteenth century debtor was required to:

- 1) Prepare a petition for release from prison
- 2) Prepare a list of all real and personal property owned
- 3) List the debts owed to him/her
- 4) List his/her creditors and the amount owed to each
- 5) Present an affidavit avowing the accuracy of the property list
- 6) Present an affidavit avowing the debtor has been a Maryland resident for 2 years
- 7) Present a certificate from a sheriff, warden or bailiff showing that the debtor was jailed for no other reason



Great Seal of  
the State of Maryland

## President's Message

*It has been a busy summer for me as I make the transition to my duties as President and follow in the able footsteps of Ann Horvath.*

*Our 5-year agreement with Heritage Books as publisher and distributor of many of our books ended this summer and we are now exploring possibilities for another firm to handle these tasks for us. Until we settle this issue, we are temporarily suspending the shipment of most publications. However, this does not apply to our latest book which is advertised on the accompanying flyer! That will be shipped immediately to buyers. Meanwhile, our book inventory is housed at the Historical Society of Carroll County.*

*I encourage all of you to help me keep CCGS the exciting, active organization it has been for almost thirty years! Perhaps you have ideas for speakers you'd like to hear or you have interesting research for publication in this newsletter. Ann Horvath would appreciate help doing research on the requests which she constantly receives. Is there anyone willing to handle shipment of our books? Keep your eyes open and your ear to the ground for any family cemeteries in Carroll County which we haven't discovered. Cemeteries are an ongoing project of ours.*

***Please don't forget to renew your CCGS membership.** We raised our dues slightly to help cover increased costs, but it was the first increase in our history!*

*I hope you are having a fine summer. Don't forget our meeting on September 20th. Eileen Souza and I are looking forward to seeing lots of you.*

**Eileen H. Mummaugh**

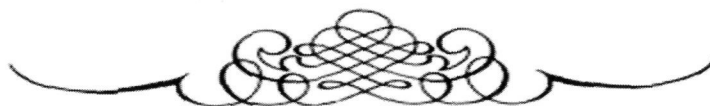
## CCGS Calendar of Coming Events

The Carroll County Genealogical Society holds meetings on the third Monday of each month, March through May and September through November, at 7:30 p.m. in the Dixon Room, Westminster Library, 50 East Main Street, Westminster. The meetings are free and open to the public.

**Monday, September 20 — *Old Shoes: Lucky Charms or Time Capsules?*** — Errol Smith, Curator of Sykesville's Gate House Museum of History, discusses a recently discovered phenomenon in Carroll County—the concealing of old, well-worn shoes in homes a hundred years old and older. The custom, deeply rooted in superstition, dates back to the 13th century. Come learn about it and where shoes have been found in this area.

**Monday, October 18 — *Your Civil War Ancestors: a Guide to Research*** - Michael Hiatt offers advice on identifying your Civil War ancestors and what information can be obtained from various records. Both Union and Confederate troops will be covered.

**Monday, November 15 — *Probate of Wills and Abstracts of Administration Accounts***— Speaker Vernon Skinner is a recognized authority on this subject and author of many books. He will cover a bit of the history of probate in Maryland including a discussion of the process, the basic documents, and the information which can be gleaned relative to genealogy.



### In Memoriam

Mary Ann Smith Shipley, a charter member of the Society, passed away at the end of July. Although not active in recent years, she had helped with many different projects in the past including copying cemetery records around the county.

I remember Mary Ann's participation in the early annual banquets we held after the Society was founded in 1981. She must have been part of the Hospitality Committee. Our dinners were held in the Shriver-Weybright Auditorium at the Historical Society of Carroll County. The tables were covered with white tablecloths and decorated with fresh garden flowers and members contributed homemade covered dishes. Mary Ann's casseroles were absolutely delicious and the dinners of those first few years were elegant affairs not to be missed.

Editor



**New Members of CCGS**  
(as of August 1, 2010)

Kay Bernstein  
5814 Melville Rd.  
Eldersburg, MD 21784

Judi Garcia  
1000 Weller Circle, Apt. 119  
Westminster, MD 21158

Joseph Getty  
3270 York Street  
Manchester, MD 21102

Tracie Jones  
12507 Scarlet Lane  
Bowie, MD 20715

Dr. Thomas H. Shawker  
7014 Megan Lane  
Greenbelt, MD 20770

Donald S. Weller  
3828 Misty Glen Ct.  
Matthews, NC 28105

**Carroll County  
Genealogical Society  
Mission Statement**

Exclusively for educational purposes—to stimulate interest in genealogy and educate the membership and the general public in proper methods of research; to search for, record, retain and disseminate genealogical and historical information on the State of Maryland and Carroll County with emphasis on ethical methods of research.

**Other Local Events of Interest**  
Historical Society of Carroll County BLTs

The HSCC Box Lunch Talks are held at noon on the second Tuesday of each month at the American Legion Post, East Green and Sycamore Streets, Westminster. Attendees are encouraged to bring a lunch or order one from the Legion in advance (410-857-7953 by 11:30 a.m.). Beverages and dessert are furnished. A \$4.00 admission fee is charged for non-members of the Historical Society and \$1.00 for members.

**Tuesday, September 14—The Hoff Barn**—The Maryland Historical Trust calls the Hoff Barn (c. 1794) “one of the most significant farm buildings in Carroll County.” The structure’s age, condition and architectural integrity make it a rare example of 18th century craftsmanship. Bob Jones will present the story of the log barn and its recent move to the Carroll County Farm Museum.

**Tuesday, October 12—Fireplace to Cookstove**—The heart of the home has historically been the kitchen. Open hearth fireplaces evolved into jam (five plate) stoves and eventually to more modern ten plate stoves which allowed for stove top cooking as well as baking. Wendy Looker discusses the history of stoves, their significance to family life and how they were cast.

**Tuesday, November 9—Woodbine on the B&O**—John Foertschbeck, the author of a book on this subject, looks at 200 years of the history and heritage of Woodbine and its surroundings in Carroll and Howard Counties. Through historic photographs and newspapers, he examines the area’s evolution from an important stop on the B&O Railroad to a bedroom community for Baltimore and Washington.

**Tuesday, December 14—A Home in the Country**—Doughoregan Manor, built c. 1727, was the country home from 1766 to 1832 of Charles Carroll of Carrollton, a signer of the Declaration of Independence for Maryland, planter, landowner, politician and U. S. Senator. The program will feature this property which is the only home of a signer still in the family’s hands.

**Visit the CCGS Website**  
[www.carr.org/ccgs/](http://www.carr.org/ccgs/)

You will find our list of publications for sale, cemeteries copied, family histories on file on our shelves at the Carroll County Public Library in Westminster, the calendar of Society events, and membership information. If you lose your newsletter, use the website to find out what is happening!

**Membership:**

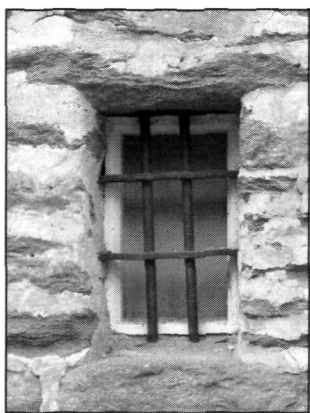
Dues are \$10.00 for students, \$15.00 for an individual membership and \$20 for a family membership (two people at the same address). Our membership year begins September 1, but new members are welcome to join at any time. Send check payable to CCGS to: CCGS Membership, P.O. Box 1752, Westminster, MD 21158.

## Maryland's Early Insolvency Laws

*Continued from Page 1*

As the 1805 law was refined over the years, various aspects of insolvency were addressed.

"Benefits" of the law were only available to those who had been state residents for 2 years. No benefits were offered for someone with a "loss of \$100 at any one time by gaming." A creditor who wanted a debtor thrown in jail became responsible for paying \$0.875 cents per



week to cover the costs of incarceration. A trustee would be appointed to handle the financial affairs of each debtor. Eventually, the Insolvent Law of 1805 along with its supplements became the foundation of the state's insolvent system for many years.

In 1827, the U. S. Supreme Court ruled that the individual states had the right to regulate or abolish imprisonment for debt as part of the remedy for "enforcing the performance of contracts." Maryland passed a law in 1830 abolishing imprisonment for debt in certain judgments, but then repealed it in 1832. An 1833 federal law eliminated prison terms for debtors and many states soon followed the federal example. The year Maryland abandoned imprisonment as a punishment for debt is uncertain.

When Carroll County was formed in 1837, incarceration for debt had probably been abandoned, but the 1805 law with its supplements was in effect and it is mentioned in a battered old ledger located in the Office of the Clerk of the Court at the Carroll County Circuit Court Annex. That book, entitled Record of Insolvent Indentures, contains many deeds of trust which were set up for insolvent Carroll County residents between 1844 and 1891.

As previously mentioned, trustees were appointed to handle disposal of the debtor's property. The trustee was usually someone well-respected in the community. Occasionally, he may have been a responsible relative or neighbor of the debtor. Many of the trustees named in the insolvent indentures appear repeatedly – Jabez Gore, Richard and Jesse Manning, John Yingling, George Wampler, Otto Shipley, etc. To establish a legal contract between the debtor and trustee, the trustee paid the debtor one dollar and received all the debtor's real and personal property, leaving him with only the "necessary wearing apparel and bedding of himself and family." Eventually the harsh nineteenth century insolvency procedures evolved into the more lenient ones in modern bankruptcy cases.

**... leaving him with only  
the "necessary wearing  
apparel and bedding of  
himself and family."**

At first, Carroll County deeds of trust referred to the 1805 law and its supplements. By the middle of the century, the deeds covering insolvency were part of the "48<sup>th</sup> article of the [legal] code." At

the end of the century, there was no mention in the deeds of previous Maryland insolvency laws and about that time Congress enacted national bankruptcy laws.

Insolvency obviously involves complex legal issues which are difficult to understand. This introduction offers some of the background material we uncovered with the help of Florence Barnes. Additional study is recommended for anyone wanting a better understanding of how his or her ancestor might have been affected under Maryland and/or federal laws.

*To obtain a copy of a deed of trust from the Record of Insolvent Indentures at the Carroll County Clerk of the Court's office, please send \$5.00 to: Research Dept., Carroll County Genealogical Society, P. O. Box 1752, Westminster, MD 21158. Include the name of the insolvent as well as the date of the case because some people filed for insolvency on multiple occasions. For each additional name (or date) add \$1.00. Be aware that the cases in the book do not begin until 1844 and end in 1891. In addition, we are not certain that all the cases found at the Maryland State Archives match the names in the book. To obtain copies of cases held by the Maryland State Archives, please refer to the last paragraph of the article on the CCGS Insolvency Project beginning on page 6.*

Ann Parry Horvath and  
Mary Ann Ashcraft





## CCGS Annual Dinner

Our annual dinner, held this year at Deer Park United Methodist Church on June 21st, also marked the end of Ann Parry Horvath's three consecutive terms as President of the Society. Incoming President Eileen Mummaugh presented Ann with flowers, a gift certificate, a copy of the Society's latest publication and offered the following tribute:

*Ann,*

*We owe you a real debt of gratitude for giving the Society a lot of visibility through our partnership with the Community Media Center, our partnership with the Carroll County Public Library, which is better than ever, and our interactions with the Historical Society of Carroll County, especially your involvement with raising funds for preservation of the Tracey Papers.*

*Thank you for all the hours you've spent working with the public library staff on the many issues arising out of their recent renovation and the reorganization of our genealogical collection in a new space.*

*Thanks also for the many hours of work you've done helping people with their genealogical research. It has involved volumes of correspondence as you responded to queries sent to CCGS from across the country and abroad.*

*On behalf of the Society, we would like you to know how much we have appreciated all that you have done over the last six years serving as our president.*

*In appreciation, we would like to present you with this Maryland Genealogical Publishing Company gift certificate and a copy of our latest publication: Index to Carroll County Records from the Register of Wills—1837-1898, Volume I—Wills and Administrations.*



Above: Ann Parry Horvath (left) receiving thanks from Eileen Mummaugh for her contributions to the Carroll County Genealogical Society during her three terms as president.

### Scenes from the June 21st Annual Dinner

Below: Guest speaker Joe Getty delivering his lecture on politics in Carroll County during the 1860s.



## Insolvency Records Project at the Maryland State Archives

Finally on June 14, 2010 we finished our insolvency records project at the Maryland State Archives. We had cleaned, unfolded, and put into acid-free folders about 750 insolvency cases (some large cases required more than one folder). We had also entered the names of the insolvent persons and other information into a computer program designed by the MSA staff. This program will allow the staff to determine the location of these records among the vast holdings of the Archives.



We began this project a year ago after discovering that the Archives had multiple boxes of insolvency cases which had never been processed after being sent from Carroll County some years before. Decades of grime and grit covered the bundled documents. We did not anticipate how much work and how many visits would be involved in properly cleaning and filing the documents when we began! We travelled to Annapolis on eight Mondays, approximately a month apart. It was a project that involved a group of dedicated volunteers. Mimi Ashcraft, Adrean Clawson, Bill Hiatt, Eileen Mummaugh, Charles and Diana Scott, my husband, George, and I all enjoyed those busy days. Charles often drove, taking a group of us in his van. Sometimes George or Mimi drove depending on just how many

people were going. Adrean met us there. Mimi and Adrean input most of the data, but Charles identified a potential data entry problem.

At each visit we were welcomed by the MSA staff. Richard Richardson, Assistant State Archivist, was our contact person and made our group feel very welcome. Instructions, folders, boxes, plastic gloves, pencils and a computer were always ready when we arrived. When Richard was not available, other staff members filled in. Daniel Ramirez, Searchroom Coordinator, was one of those. On several occasions, Dr. Edward Papenfuse, State Archivist, stopped by to see how we were doing and offer encouragement as well as express his appreciation.

The MSA spreadsheet for recording information about each case included columns for:

- a) Name of Insolvent
- b) Name of Plaintiff (this column usually left blank except in cases of businesses)
- c) Date of filing
- d) Case number (assigned in Carroll County)
- e) Folder number (assigned for MSA retrieval purposes)
- f) Box number (assigned for MSA retrieval purposes)

Sometimes insolvents' names were entered multiple times. This occurred if a person filed for insolvency on several different occasions. There may also be instances where unrelated individuals shared a common given and surname (e.g. John Smith). A few cases had so many pages that they required multiple folders which all have the same name and case number but different folder numbers.



We tried to work carefully and steadily, hoping not to become engrossed in the records. However, that was difficult! Eileen and Adrean, with their many Carroll County ancestors, could hardly resist looking at some cases in depth. Eileen discovered that Francis Scott Key, Jr. was insolvent on two occasions. I found the names of several



families that I had researched. It was so hard to stay focused! We were all intrigued by the many familiar Carroll County names that appeared either as insolvents or creditors. Most records are for individuals, but there are cases of some insolvent businesses. Bills or purchase orders from all over the country may be part of some records.

Insolvency cases started as soon as Carroll County was formed. There were 18 dated 1837 and 45 dated 1838. Interestingly, there were only 6 cases in 1839 and none in either 1840 or 1841. The remainder of the 1840s had many cases – the greatest in any decade. The 1850s and 1860s each had around 100 cases, but then they began to taper off and there were years with no cases among the material we processed. The number of cases decreased and the number of missing years increased even more after 1900. We have found no explanation for this and we are not aware of any insolvency papers still stored in Carroll County.

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## Insolvency Project at the Maryland State Archives

*Continued from Page 6*

The most valuable information found in the papers at the MSA is probably the list of creditors. From that list you can tell something about the life of the individual or the activity of a business. Creditors were probably neighbors, local businesses, physicians and family members. In some cases, we noticed that the largest debt was owed to a local physician, so it was easy to assume that illness played some role in the person's financial problems.

When CCGS made its proposal to the MSA to undertake this project, we agreed to pay for the acid-free folders and boxes and the MSA agreed to provide those items at cost. But when we completed the project and offered to pay for the supplies, we received a letter from Mr. Richardson that he and Dr. Papenfuss had decided that a donation would be sufficient, so we sent a \$100.00 donation to the Archives Endowment Fund and have received notes of appreciation for our donation as well as for our help.

This team project provided each of the participants with much personal satisfaction. We had fun traveling together, eating in the MSA employees' lunch room and just feeling valued by the staff. We will consider another project at the MSA in the near future.

**On pages 8-17 of this newsletter is an alphabetical listing of the insolvent persons and businesses we processed. Researchers will now be able to add insolvency records at the MSA to the places they want to check for their missing ancestors.**

*To obtain a copy of an insolvent record from the Maryland State Archives, go to the MSA website at [www.msa.md.gov/](http://www.msa.md.gov/) and print*

*the form for "Legal Case" available under "How To Order Copies." Fill in the name of the insolvent person and the date of filing for the case using the list in this newsletter and indicate that the record is part of Carroll County's Circuit Court insolvency papers. Some cases amount to just a few pages while others are very large.*

*Finding the actual list of cases on the complex MSA website may be a bit challenging, but don't give up. You won't see the document, of course, just the information for cataloging it. If you are successful in locating your case, you can provide the exact MSA citation on the Legal Case form, but you can also order a record without providing that extra information.*

Ann Parry Horvath

## Mid-Atlantic Germanic Society

### Fall 2010 Conference

### Exploring an Array of Resources

Saturday, October 2nd

Holiday Inn  
Harrisburg East  
Harrisburg, Pennsylvania

For specific information:  
[www.magsgen.com](http://www.magsgen.com)

Or contact:

Diane Kuster  
252-281-500 or  
252-373-1684

## Davis Family Reunion

Saturday, September 11th  
12 p.m.

Picnic and  
Family History Sharing  
at the  
Davis Meeting House  
Watersville Rd., Mt. Airy

For more details  
contact Nimrod Davis  
410-795-2896



## 83rd Annual Roop/Royer Reunion

Sunday, September 12, 2010  
at the  
Union Bridge  
Community Center

(Intersection of Locust Street  
and Ladiesburg Road in Union  
Bridge)  
1:00 p.m. potluck

For more information, call  
Becky Herrick—410-848-1540



# Carroll County Circuit Court Insolvency Cases at the Maryland State Archives

INSOLVENT'S NAME                      DATE                      INSOLVENT'S NAME                      DATE                      INSOLVENT'S NAME                      DATE

Airing, Daniel	1865/01/03
Airing, Daniel	1869/08/10
Airing, James	1870/04/11
Airing, James, Jr.	1858/05/01
Airing, James, Jr.	1865/02/25
Airing, Jesse	1847/08/25
Albaugh, John W. & Farmers & Merchants Nat'l Bank	1933/07/08
Albon, Joseph	1847/09/02
Aldridge, John N.	1867/06/01
Aldridge, S. G.	1851/07/05
Alexander, William R.	1929/08/14
Allen, Townsend P.; Allen, Joseph M. & Gore, Stephen R.	1868/05/11
Allgire, Joseph P.	1889/07/08
Allgire, Joseph P.	1889/07/08
Anchers, Francis	1838/05/21
Anchors, Frances	1837/07/10
Anders, Calvin B.	1884/01/18
Anders, Joshua	1842/12/28
Anders, Samuel	1848/07/24
Anders, Samuel	1851/05/05
Angel, John	1844/05/27
Arbaugh, Baltzer	1844/05/16
Aring, Daniel	1868/04/18
Aring, Daniel	1875/11/16
Aring, James	1889/10/09
Aring, Jesse	1856/01/01

Arnold, Henry	1857/06/30
Arnold, James B.	1842/07/05
Babylon, Andrew	1861/06/21
Babylon, Guy W. & Sarah L.	1931/11/06
Baile, Jesse	1894/08/14
Bailey, Peter H.	1931/02/24
Bailey, Peter H.	1931/02/24
Bailey, Peter H.	1931/02/24
Baines, Charles W.	1846/09/02
Baker, Jesse	1849/01/15
Baker, Samuel	1847/05/05
Baker, William	1883/05/02
Barnes, Joshua	1845/12/09
Barnes, Robert S.	1846/09/07
Barnhart, David	1844/03/01
Barnhart, David	1851/11/22
Bartholow, Thomas (of Thos.)	1839/01/13
Bash, Edward H.	1880/09/28
Batson, George G.	1843/08/12
Baumgardner, Henry	1847/04/19
Baumgardner, Samuel	1853/05/09
Beamiller, John	1844/12/27
Beaver, Francis I.	1922/12/01
Beaver, George F.	1879/05/07
Beaver, Jesse	1877/02/13
Becraft, Emma M.	1932/05/16
Becraft, William R.	1932/05/16

Beggs, William	1843/09/12
Beltz, William	1863/09/07
Bennett, Charles W.	1837/07/06
Berry, James	1860/08/23
Betts, Clyde Ross	1922/06/27
Billmyer, Daniel	1865/12/20
Billmyer, Daniel	1857/09/15
Billmyer, Daniel	1853/04/07
Billmyer, Daniel	1854/03/28
Billmyer, Daniel	1849/02/12
Bilmore, Daniel	1843/05/30
Bishop, John	1850/03/04
Blacksten, Clarence E. & Dallie I.	1922/03/22
Blacksten, Dallie I.	1922/04/12
Blintzinger, Samuel	1846/06/02
Blizard, William A.	1837/07/03
Blizzard, Josiah	1846/02/05
Blizzard, Stephen	1844/12/23
Blizzard, William A.	1843/10/25
Bloom, Josiah	1850/02/25
Bloom, Wesley	1850/03/18
Blynsinger, Samuel	1848/12/28
Bollinger, Cornelius	1862/09/08
Bollinger, Joel K.	1867/12/13
Bollinger, William	1873/07/14
Bomgardner, Henry	1837/11/20
Bonsack, David D.	1892/04/01



INSOLVENT'S NAME	DATE	INSOLVENT'S NAME	DATE	INSOLVENT'S NAME	DATE
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Boom, John	1843/02/16
Borns, Jacob	1864/02/16
Boston, Solomon	1846/12/07
Bowers, James	1849/03/18
Bowers, Joseph	1848/09/05
Bowers, Peter	1850/10/25
Bowersox, Absalom	1883/08/20
Boyer, Adam	1867/07/05
Brashar, Zachariah	1858/09/07
Brice, Emanuel	1846/10/01
Bristo, Samuel	1842/11/07
Brower, Isaac	1862/05/05
Brown, George W.	1859/09/30
Brown, George W.	1848/08/28
Brown, George W.	1871/12/30
Brown, Jacob	1842/02/15
Brown, Jacob	1843/09/21
Brown, John	1871/04/20
Bryan, James	1842/07/05
Buchen, John Z.	1867/07/12
Buckingham, George	1844/10/28
Buckingham, Larkin	1844/09/04
Buckingham, Larkin	1847/08/25
Buckingham, Nimrod & Pickett, Aquila	1868/05/02
Buckingham, Owen	1843/12/09
Buckingham, William	1844/12/16
Buffington, Jacob	1879/12/09

Buffington, John E.	1879/05/01
Buffoss, Abraham	1839/03/05
Buller, Cyrus, Jr.	1844/05/28
Buller, Cyrus, Jr.	1842/06/04
Burall, Solomon	1843/05/09
Burdett, William H.	1866/08/22
Burgett, Nimrod	1868/03/13
Burgett, Nimrod	1868/03/13
Burgoon, Francis N.	1860/10/23
Burk, Samuel	1850/11/25
Burke, James	1844/09/02
Burke, James	1871/02/01
Burner, Ida B.	1922/05/01
Burner, Jonas B.	1922/03/31
Burns, Edward	1843/06/17
Burns, Edward	1847/08/09
Burns, John	1846/02/19
Busby, Abraham H.	1842/06/30
Bussard, David	1851/06/16
Butler, Alfred H. & Butler, John H.	1891/01/22
Butler, John	1845/12/02
Byers, Benjamin	1861/03/01
Byers, David D.	1866/07/23
Cain, William	1844/01/15
Caple, Charles	1896/04/06
Caple, Jacob F.	1895/12/04
Caple, Joseph C.	1862/11/24

Carmack, Hanson	1844/04/04
	1894/12/20
Carter, Thomas I.	1849/08/30
Cash, William	1845/05/28
Caughey, Samuel	1843/09/11
Caughey, Samuel	1849/02/27
Chalmers, George W.	1843/07/22
Chamberlain, William	1838/07/02
Clapsaddle, Michael	1838/05/07
Clapsaddle, Michael	1845/04/16
Clark, Peter	1845/06/02
Clarke, John	1861/09/20
Clarke, Robert	1863/09/25
Clunk, Jacob	1844/01/27
Cochran, Vachel B.	1884/05/13
Collins, George	1838/07/18
Comings, Robert	1837/07/06
Conway, John	1864/11/07
Cook, Chester Franklin	1931/03/17
Cook, Chester Franklin	1931/06/20
Cook, Ephraim	1838/03/26
Cook, Ephraim	1838/05/29
Cook, Isaac	1845/12/02
Cook, Milton W.	1927/11/04
Cook, Peter	1843/07/31
Cook, Peter	1845/12/30
Copenhaver, William	1866/05/02



INSOLVENT'S NAME

DATE

INSOLVENT'S NAME

DATE

INSOLVENT'S NAME

DATE

Coppersmith, Charles	1929/04/29
Coppersmith, William H.	1874/09/14
Corbin, William	1861/02/05
Cover, Ephraim	1850/08/19
Coxton, John	1838/01/20
Cramer, Henry	1860/01/16
Crawford, Jacob	1845/11/03
Creager, Jonathan P.	1850/07/25
Creamer, John P.	1848/05/22
Creamer, John P.	1844/06/24
Crisswell, Elijah	1842/05/28
Crook, Henry W.	1897/04/26
Crouse, Daniel	1838/09/19
Crouse, Isaac	1851/06/04
Crout, Kesekiah	1843/04/22
Crowley, Patrick	1852/04/06
Crumrine, Edwin J. & Co.	1890/09/05
Crumrine, Edwin J. & Co.	1890/09/05
Crumrine, Edwin J. & Co.	1890/09/05
Crumrine, Edwin J. & Co.	1890/09/05
Crumrine, Edwin J. & Co.	1890/09/05
Crumrine, Edwin J. & Co.	1890/09/05
Crumrine, Edwin J. & Co.	1890/08/29
Crumrine, Edwin J. & Co.	1890/08/29
Cummins, Robert	1847/07/26
Danner, Abraham S. R.	1879/03/01

Davis, Benjamin	1844/03/29
Davis, Benjamin	1847/05/21
Davis, Benjamin	1843/10/12
Davis, Edgar C.	1932/03/12
Davis, George T.	1931/10/27
Davis, James	1845/12/15
Day, Enoch G.	1848/08/05
Day, George W.	1858/03/21
Dayhoff, Christian	1844/05/16
Dayhoff, Emory E.	1925/10/20
Dayhoff, Raymond H.	1923/01/12
Dayhoof, Joseph	1859/10/31
Dayhoof, Joseph	1850/12/09
Dayhoof, Joseph	1849/08/06
Deal, Jonas	1850/04/05
Delaplane, John	1844/08/19
Dell, Harry	1904/06/29
Dell, Jacob	1843/01/03
Dell, John, Jr.	1844/05/11
Dell, Nicholas	1845/11/11
Deltz, Christopher	1857/05/14
Dern, Zacheus	1843/12/18
Derr, Israel	1860/06/27
Derr, Israel	1845/07/29
Derr, John	1857/03/02
Dewese, Andrew	1844/05/27
Diehl, George H.	1896/07/03

Diehl, Jacob	1884/01/12
Dixon, George	1854/08/06
Dobbyn, George W.	1856/10/30
Dorsey, Jonathan M.	1890/08/13
Dorsey, Martin	1874/08/04
Douty, Caleb	1850/09/16
Durbin, John	1838/11/28
Durbin, John	1842/03/15
Durbin, John W.	1848/03/22
Durbin, John W.	1863/08/17
Durbin, John W.	1844/12/23
Durbin, John W.	1867/01/31
Durbin, John W.	1853/04/06
Duvall, Samuel R.	1889/02/20
Eagan, James	1860/10/29
Ebaugh, John	1837/12/12
Eckenrode, James	1862/03/09
Eckenrode, Samuel W.	1845/02/10
Eckenrode, William F.	1883/03/26
Ecker, Allen	1929/11/14
Eiler, Michael	1856/08/15
Engler, Frederick	1838/09/19
Eyler, Henry	1864/10/03
Eyler, Henry	1880/07/28
Feeser, Adam	1847/04/12
Feeser, David L.	1868/10/16
Fisher, James P.	1838/05/20

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Fisher, James T.	1838/03/24
Fisher, Joseph	1843/12/21
Flater, Samuel	1863/09/10
Fletter, Jesse	1847/04/12
Flickinger, George A.	1879/03/28
Forney, Abraham	1838/11/19
Forney, William	1850/03/22
Forrester, Benjamin F.	1850/03/05
Forrester, Benjamin F.	1843/09/21
Forrester, Benjamin F.	1846/05/20
Forrester, John F.	1848/04/10
Foster, Jacob	1856/08/22
Fowler, George A.	1844/05/11
Fowler, Richard	1864/09/13
Fox, George W. & Bros.	1890/08/23
Fraber/Fraver, Andrew	1863/01/19
Frazier, George H.	1894/11/24
Frick, Christian P.	1861/12/16
Fritz, C. Roger	1929/02/15
Fritz, George W.	1867/04/05
Fritz, John Nicholas	1858/06/05
Frizzle, Jesse	1863/08/17
Frock, Jacob	1848/07/24
Frock, Jacob	1844/05/27
Frock, Levi D.	1868/02/15
Frounfelter, Noah	1886/11/09
Frounfelter, Noah	1886/11/09

Frounfelter, Noah	1886/11/09
Fuhrman, Absalom	1859/03/29
Gaither, Jared K.	1887/11/02
Gaither, Jared K.	1887/11/02
Gardner, Jesse F.	1849/01/24
Garheart, Henry A.	1892/04/14
Garner, Daniel W.	1909/05/11
Garner, Lemuel	1842/01/26
Gernand, Edwin K.	1879/09/19
Gibson, Tazwell J.	1895/01/22
Gibson, Thomas	1838/11/24
Gibson, Thomas	1837/08/28
Giggard, Adam	1897/07/13
Gist, William B.	1837/12/02
Gitt, Jacob	1843/05/15
Glover, Clarence R.	1928/05/23
Goal, Simon	1842/05/11
Goldsborough, Leander W.	1843/05/08
Good, Henry J.	1843/10/02
Goodwin, Simon	1848/10/30
Gorsuch, Elisha	1848/12/28
Gosnell, Roland A. and Dorethene E.	1929/02/01
Gradle, John	1855/07/25
Green, Isaac	1850/06/29
Greenholtz, William H.	1859/12/26
Greenwood, Joseph	1848/05/23
Greenwood, Joseph	1867/11/22

Griffee, Thomas & Shipley, Alfred	1888/05/02
Griffee, Thomas & Shipley, Alfred	1888/05/02
Griffee, Thomas & Shipley, Alfred	1888/05/02
Grimes, John	1859/04/21
Grimes, John D.	1846/09/07
Grimes, William	1852/03/08
Grimes, William	1837/12/18
Grophaus, Christopher	1858/11/06
Gross, George R.	1867/09/21
Grove, Lewis J.	1845/02/18
Grove, Lewis J.	1846/04/20
Grumbine, William	1847/05/21
Haas, Jacob	1846/04/22
Hackler, John A.	1859/09/03
Hahn, Abraham E.	1849/06/16
Hahn, James (colored man)	1838/06/21
Hahn, Newton J. & Nannie V.	1936/06/20
Hahn, William	1850/12/16
Haifleigh, John F.	1845/05/24
Haifley, Josiah	1851/05/26
Haines, Clarence M.	1928/01/16
Haines, Clarence M.	1928/01/16
Haines, Edward	1838/05/28
Haines, Lewis F.	1860/02/25
Haines, Walter T.	1929/05/01
Halbert, Thomas	1846/12/28
Hanes, Edward	1838/03/19

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Hanson, Christopher	1868/01/16
Hape, David	1851/09/09
Hape, David	1849/06/29
Hape, David	1846/09/09
Hape, George W.	1848/07/14
Hape, Jacob	1844/02/21
Harden, William H.	1846/05/26
Harman, Jacob	1845/08/11
Harman, John	1838/02/19
Harman, John	1872/10/28
Harmon, John	1838/04/23
Harner, Samuel	1845/05/28
Harp, Francis R.	1845/12/02
Harp, Jacob O.	1887/02/23
Harriman, John	1862/04/12
Hartley, George W.	1850/02/26
Hartley, George W.	1846/12/01
Harvey, William E.	1846/12/17
Hatfield, Daniel	1870/07/12
Hatfield, John H.	1854/08/09
Hatfield, John H.	1846/12/15
Hatfield, Josiah	1850/01/25
Hatfield, Josiah	1873/05/08
Hatfield, William E.	1870/09/19
Hatfield, William Edward	1867/11/19
Haugh, Jesse H.	1889/03/22
Hawes, Marcus M.	1879/05/05

Hawk, William H.	1863/05/01
Hawn, John	1862/01/22
Hawn, John	1850/01/25
Hawn, John	1845/05/28
Heltebridle, David	1842/02/21
Helterbridle, David	1845/11/10
Hiltebridle, L. Garland	1931/12/07
Hiser, Daniel	1860/07/30
Hiteshew, Oliver M.	1893/12/22
Hiteshew, Oliver M.	1893/12/22
Hiteshew, Oliver M.	1893/12/22
Hollenbaugh, Nathan O.	1922/01/05
Hood, Samuel T.	1851/03/08
Hood, William G.	1850/07/29
Hook, James W.	1847/03/30
Horton, thomas	1847/12/27
Horton, Thomas	1838/09/07
Horton, Thomas B.	1858/01/12
Houck, Charles E.	1922/08/03
Houck, Elisha T.	1857/05/05
Houck, Jacob	1846/08/24
Houck, Nevitt B.	1929/04/13
Howard, Silas (col'd)	1842/06/01
Howard, William	1861/05/06
Huff, George W.	1881/05/03
Hull, David	1847/02/17
Hull, Isaac	1861/03/30

Hunter, Daniel	1838/10/15
Hunter, Raymond B. & Elsie M.	1932/12/02
Hurley, Patrick	1870/08/15
Hyle, Joseph	1850/01/26
Hyle, Norman E. & Sadie M.	1918/12/19
Ickes, Andrew	1859/05/19
Ickes, Jacob	1844/09/06
Ickes, James	1843/02/02
Ickes, Samuel	1849/04/02
Iler, Samuel	1844/03/29
Ireland, Geo.	1885/08/24
James, William	1837/11/20
Joal, Joab	1842/06/08
Johnson, David	1860/10/10
Johnson, John	1845/09/10
Jones, George	1845/12/30
Jones, William T.	1860/01/31
Kagle, John C.	1847/09/01
Kalebaugh, Samuel	1844/01/30
Keeny, William	1848/12/21
Kelbaugh, Henry	1845/05/21
Kelbaugh, Samuel	1860/07/25
Keller, Abraham	1860/02/21
Keller, George W.	1887/03/10
Kelley, George	1843/06/05
Kelley, John A.	1843/01/11
Kelley, John A.	1844/12/23

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Kelley, Upton	1873/02/12
Kelly, John	1837/12/27
Kelly, Thomas W.	1862/12/13
Kerchner, Joel	1862/09/15
Key, Francis S.	1844/09/04
Key, Francis S.	1845/05/13
Kimmey, James B.	1889/07/13
King, John	1849/01/27
King, William, Jr.	1848/02/17
Kirkwood, Richard A.	1838/10/23
Kiser, James	1895/03/27
Kiser, John W.	1890/07/22
Kiser, John W.	1890/07/22
Kline, Peter	1843/10/07
Knight, Jacob	1845/02/18
Knight, Peter	1838/07/12
Knight, Peter	1845/12/30
Koons, William	1848/04/01
Krantz, John	1848/09/29
Kretzer, Louis	1891/08/25
Kuhn, John	1848/04/01
Lambert, Herbert R.	1922/03/27
Lammott, John H.	1849/05/01
Lamott, John	1843/10/12
Lampert, John W.	1868/02/07
Lantz, David	1846/06/01
Lantz, Joseph	1837/00/00

Lantz, Joseph	1839/02/04
Lawson, Martin L.	1869/12/06
Leatherwood, William	1880/07/13
Leidlich, Peter	1893/04/29
Leister, David H.	1878/09/02
Leister, David McKinley	1929/02/15
Leister, Nathaniel	1883/03/30
Leppo, Adam M.	1873/03/06
Lippy, Joseph	1858/02/13
Lippy, Peter	1845/02/03
Little, George	1860/09/20
Little, George	1844/03/01
Little, George L.	1850/03/13
Little, Henry	1837/08/14
Little, Henry	1838/04/09
Little, John	1837/07/05
Little, John	1848/11/01
Little, William	1858/02/19
Long, Abraham	1881/01/15
Longmore, Thomas	1838/09/07
Longmore, Thomas	1837/08/19
Looby, Patrick	1861/03/07
Lookingbill, Jacob	1845/05/24
Loveall, Greenbury	1853/05/16
Lowman, Frank D. & Stem, George C.	1932/08/06
Lowman, Frank D. & Stem, George C.	1932/03/08

Lucas, Robert	1846/11/07
Luscaleet, John B. N.	1850/09/21
Lutgerding, Charles	1867/09/06
Lynch, Michael	1845/04/10
Mahaney, William James	1854/04/04
Mann, Conrad	1865/09/16
Marquet, George W. & Hilda C.	1934/11/03
Marshall, Alfred	1864/01/06
Martin, Curtis	1856/08/21
Martin, Curtis	1844/07/20
Martin, Peter	1843/01/25
Martin, Peter	1844/05/01
Masemore, George	1845/12/05
Mathews, Henry	1838/01/03
Mathias, John	1845/08/14
Mathias, John Swope	1891/09/14
McAllester, James D.	1870/05/10
McClain, Henry J.	1847/03/09
McClellan, James	1845/01/01
McComas, Jackson	1845/01/22
McKenny, John M.	1844/11/04
Miles, John L.	1843/07/22
Miller, Andrew	1867/04/26
Miller, B. Harrison	1925/09/17
Miller, Henry	1848/12/22
Miller, Henry	1842/07/12
Miller, Isaiah	1861/01/30

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Miller, Josiah	1846/12/15
Miller, Nicholas	1861/05/15
Miller, William	1848/01/25
Mitten, Franklin W.	1888/05/19
Mitten, Henry	1845/12/01
Mitten, Henry G.	1842/03/15
Mitten, Henry G.	1845/01/25
Moberly, Ephraim	1838/01/20
Mobley, Ephraim	1838/11/06
Mobley, Thomas	1851/05/03
Moffet, Samuel	1846/12/26
Moore, Michael	1868/10/03
Morningstar, John	1852/05/17
Morris, John	1844/08/26
Morrison, Robert	1867/09/07
Mort, Ephraim	1859/06/09
Mort, Ephraim	1848/03/03
Mourer, Charles	1867/03/25
Mourer, Henry	1845/12/24
Mourer, William H.	1858/07/31
Mourer, William H.	1864/10/26
Mullenix, Rezin	1837/08/05
Mullineaux, Reazin	1838/04/30
Mullinix, Charlton	1854/12/12
Murphy, Roger E.	1844/05/24
Murphy, Roger E.	1894/09/28
Murray, John	1849/01/23

Murray, John P.	1879/08/10
Musselman, Henry S.	1889/01/19
Myer, William S. & Thomas R.	1893/09/12
Myers, Charles	1843/11/29
Myers, Clarence A. & Annie V.	1933/03/16
Myers, Daniel	1838/06/18
Myers, Emanuel	1860/03/28
Myers, Emmanuel	1861/04/25
Myers, Harry M.	1929/11/28
Myers, Harry M.	1929/11/28
Myers, Jacob	1860/07/27
Myers, John A.	1928/11/08
Myers, John W.	1892/04/30
Myers, John W.	1892/04/30
Myers, John W.	1892/04/30
Myers, Lewis	1845/04/14
Myers, Lillie I.	1928/11/19
Myers, Melanchton	1892/12/23
Myers, Melanchton	1892/12/23
Myers, Melanchton	1892/12/23
Myers, Milton O.	1893/07/17
Myers, Moses	1850/01/26
Myers, William G.	1890/11/07
Myers, William G.	1890/11/07
Myers, William G.	1890/11/07
Myers, William G.	1890/11/07
Myers, William G.	1890/11/07

Nail, William	1843/08/10
Nash, Ephraim	1869/01/20
Newman, Jacob W.	1905/10/28
Nicodemus, Washington	1846/04/01
Norris, Edward O.	1849/08/13
Norris, Jonathan	1842/04/11
Null, George	1862/09/15
Null, Levi	1845/03/31
Nusbaum, Jacob	1890/05/20
Nusbaum, Jesse D.	1889/01/11
Ohler, Andrew	1860/08/13
Ohler, Jacob	1851/11/25
Orndorff, Henry	1847/04/06
Orput, Richard	1844/03/02
Ousler, William	1843/09/25
Patterson, Peter	1860/03/02
Pearce, John T.	1891/12/28
Pennington, John C.	1863/02/18
Perkins, John	1854/12/12
Peters, Lewis	1853/05/09
Phebus, John	1863/03/11
Philips, Asberry	1868/05/02
Pickett, Charles	1846/05/20
Pickett, Ezekiel	1850/04/27
Pickett, Ezekiel	1861/12/11
Pilson, George A.	1928/02/29
Plowman, Noah	1864/12/02



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Pool, John	1846/12/03
Poole, Bushrod	1845/12/30
Poole, Daniel I.	1842/12/20
Porter, Alexander	1868/07/30
Porter, Alexander	1851/06/23
Porter, Joshua S.	1838/05/30
Powder, John D.	1867/07/19
Price, Samuel	1850/02/01
Price, Thomas	1838/02/05
Proctor, Abner B.	1849/05/28
Quatman, John H.	1863/09/04
Ramsower, Lloyd	1855/08/21
Ranoul, Jacob	1866/03/08
Raymer, Lewis J.	1895/11/18
Reaver, Franklin P.	1895/02/02
Reaver, Henry T.	1885/08/11
Reck, George W.	1875/05/26
Reed, Peregrine	1848/01/08
Reed, Peregrine	1852/05/31
Reigel, Adam	1845/06/06
Reightler, David	1875/03/29
Rice, George	1890/05/29
Richards, Joseph	1858/07/21
Richards, Richard	1862/03/29
Rickerd, Caleb	1847/08/24
Rickerds, John	1844/02/21
Rickords, John	1845/05/24

Ridgley, Edward	1895/09/21
Ridgley, Edward estate	1897/05/21
Riley, James H.	1868/11/07
Ripple, Samuel	1847/08/31
Rise, Charles	1844/07/10
Rites, George D.	1866/09/17
Rix, Charles	1845/06/14
Roadpouch, Daniel	1844/06/25
Roberts, Henry	1845/07/21
Robinson, James L.	1879/02/14
Rodenhafer, Lawrence	1846/09/07
Rogers, James	1855/01/22
Rosenberger, Lenhart	1844/09/19
Roser, Harvey E. & Nora	1929/11/04
Rowe, Conrad	1859/12/12
Royer, Jacob	1851/04/26
Runkles, John B.	1860/10/09
Russell, Robert	1854/04/13
Rutledge, Rufus F.	1887/01/27
Saffell, Wm. T. R.	1844/08/10
Saltzgiver, Henry	1847/11/16
Schaeffer, George	1924/03/18
Schrum, John	1850/01/23
Selby, Larkin W.	1838/02/23
Selby, Larkin W.	1838/04/30
Sellman, Charles	1868/10/28
Sentz, Charles	1847/04/01

Sentz, Solomon	1856/01/28
Shaeffer, George W.	1924/02/02
Shaeffer, John R.	1849/11/18
Shaffer, David	1881/05/26
Shaffer, James W.	1868/05/11
Shaffer, John	1843/12/22
Shaffer, Moses	1843/08/03
Shaffer, William T.	1843/12/11
Sharpe, Henry	1848/04/01
Shaw, William	1853/05/28
Sheets, George	1846/08/01
Sheley, Caleb	1843/09/18
Shilling, Josiah	1844/03/02
Shiple, Eden	1847/05/05
Shiple, Edwin	1893/01/23
Shiple, Edwin	1866/10/16
Shiple, Lewis	1847/07/06
Shockney, William R.	1871/03/11
Shorb, William	1849/08/07
Shorb, William	1846/01/20
Shower, Adam	1881/11/07
Shreeve, William	1845/04/07
Shue, Peter Anthony	1860/11/28
Shullman, Nathan	1900/08/28
Shultz, George	1847/04/19
Shunk, John G.	1879/12/24
Shunk, John G.	1894/06/04

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Six, Albert Roy	1924/09/19
Six, Philip	1838/09/24
Six, Philip	1844/04/20
Slonaker, Andrew	1861/04/18
Slonaker, David	1839/02/02
Slonecker, John	1853/11/21
Smidt, John	1872/02/19
Smith, Charles E.	1896/08/13
Smith, Jesse W.	1844/12/01
Smith, John	1858/01/02
Smith, Roy F.	1931/01/01
Smith, Samuel	1842/06/01
Snider, Jacob	1844/12/23
Snider, John W.	1862/10/06
Snovel, Daniel	1846/10/17
Snovell, Daniel	1849/09/07
Snyder, Jacob	1879/03/08
Sowers, David	1845/08/02
Space, Anthony	1862/07/08
Sprinkle, Noah	1857/11/17
Stansbury, Samuel	1846/02/09
Stansbury, William G.	1847/09/01
Sterner, Samuel P.	1889/02/07
Stevens, John N.	1846/09/07
Stevenson, Nimrod	1842/09/03
Stitely, Josiah Q.	1897/09/18
Stitely, Solomon	1844/06/26

Stitely, William	1850/11/18
Stone, John	1844/12/17
Stone, John, Jr.	1838/04/23
Stoner, George W., Jr.	1879/05/10
Storms, Jacob J.	1872/06/27
Stouffer, Philip H.	1878/10/28
Strawsburg, Jacob	1933/07/10
Strawsburg, Jacob	1933/08/10
Strawsburg, Sallie	1933/02/01
Stremmel, John	1851/12/23
Strine, Walter R. (aka Harris, Walter R.)	1924/02/07
Strouse, Rufus	1884/06/02
Stuller, David	1847/04/12
Stuller, John H.	1884/07/11
Stultz, Daniel	1850/08/17
Sullivan, Cornelius	1860/02/27
Sullivan, Francis	1857/05/01
Sullivan, John	1866/03/03
Sullivan, Nelson	1844/05/04
Swartsbaugh, Jacob	1837/08/08
Swartsbaugh, Jacob	1838/08/15
Swartsbaugh, Jacob	1846/04/16
Swartzbaugh, John W.	1847/12/28
Sykes, John	1849/12/20
Taylor, Abraham	1844/01/30
Taylor, Henry	1843/07/26
Taylor, James E.	1880/03/26

Taylor, John	1843/09/21
Taylor, Lewis	1877/09/17
Taylor, Thomas	1843/10/18
Tensfield, William	1848/04/29
Thomas, James	1850/03/18
Thomas, James	1837/11/10
Thomas, James	1838/04/30
Thomas, Richard	1892/01/27
Thomas, Richard	1892/01/27
Thompson, John	1864/03/29
Thompson, Lloyd	1838/03/26
Thompson, Lloyd	1838/04/02
Thompson, William T.	1848/07/31
Thomson, Jacob	1891/03/07
Thomson, Jacob	1891/03/10
Thomson, Jacob	1879/02/15
Tipton, Amon	1848/03/14
Tipton, John	1845/03/21
Todd, Alexander	1851/01/20
Todd, Alexander	1845/12/02
Todd, Charles W.	1838/01/18
Todd, Joshua, Jr.	1839/01/31
Townsend, Anna M.	1879/02/04
Towson, Robert H.	1864/12/30
Towson, Robert H.	1864/12/30
Tracey, John	1880/03/04
Trayer, Christian	1862/04/26

INSOLVENT'S NAME	DATE	INSOLVENT'S NAME	DATE	INSOLVENT'S NAME	DATE
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Trine, Emanuel	1848/09/01
Trine, Samuel	1844/02/27
Tucker, Thomas W.	1847/03/15
Tyrrell, John P.	1887/11/15
Uhler, William H.	1859/03/01
Uhler, Wm. H.	1867/07/01
Wade, Edward J.	1872/01/15
Wagers, Luke	1848/01/08
Wagers, Luke	1849/10/15
Wagner, Elias J.	1896/05/02
Wagner, John J.	1870/02/03
Wagner, Jonas M.	1890/08/12
Wagner, Samuel	1858/10/14
Wagoner, Christian, Jr.	1842/07/15
Wagoner, Elijah	1894/09/03
Wagoner, Elijah	1894/09/03
Wagoner, Elijah	1894/09/03
Wagoner, Elijah	1894/08/02
Wagoner, Francis	1848/10/30
Waltz, John L.	1927/01/21
Wampler, Henry H.	1843/05/25
Wank, Adam	1844/10/28
Ward, Nelson	1845/12/09
Warehime, Nelson	1888/02/20
Warfield, Oscar A.	1871/07/26
Warfield, Wm.	1842/02/03
Warner, David	1845/03/29

Warner, William	1843/06/03
Warner, William	1844/12/30
Waybright, Georgianna R.	1922/03/22
Waybright, Samuel A.	1922/03/22
Ways, Brice	1845/07/09
Weaver, George	1838/09/19
Weaver, George	1838/02/23
Weaver, John	1839/03/28
Weishaar, James C.	1931/08/11
Weishaar, William F. & Clara M.	1934/01/05
Welch, Philemon	1838/03/24
Welty, James E.	1923/04/18
Wentz, Jacob	1844/05/25
West, Henry	1851/08/26
White, Nicholas	1838/03/19
White, William C.	1848/07/24
Whitehill, James C.	1889/06/03
Whitehill, James C.	1889/06/03
Whitmore, Benjamin	1843/07/26
Wildesen, Samuel	1856/03/22
Williams, George	1845/07/21
Williams, Nicholas M.	1860/03/10
Williams, Richard F.	1851/12/23
Williams, Rodney	1843/05/26
Wink, George	1865/01/18
Winter, Ephraim	1889/01/15
Wise, John	1846/04/07

Wolf, Martin	1862/01/09
Wolman, Solomon	1898/02/05
Woods, Josias	1845/01/11
Woolery, Christopher I.	1842/02/12
Woolery, Noah	1844/12/23
Woolery, Solomon	1842/04/25
Yingling, Absalom	1845/04/07
Yingling, Benjamin	1846/11/12
Yingling, C. H. P.	1844/01/30
Yingling, Elias	1842/10/12
Yingling, O. H. P.	1843/02/07
Yingling, Oliver H. P.	1847/05/21
Yingling, Roger N.	1845/05/24
Yingling, Uriah	1867/09/12
Yingling, William	1863/01/13
Yingling, William H.	1846/12/29
Yingling, Wm. H.	1885/08/26
Yost, John N.	1855/02/26
Zepp, John T.	1868/05/10
Zepp, Josiah	1885/02/20
Zepp, Josiah	1885/05/23
Zepp, Solomon	1845/04/03
Zile, Pierce H.	1921/01/17



## Luke Wagers and His Insolvency Case of 1848

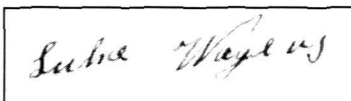
When I saw this insolvency case at the Maryland State Archives, I immediately felt as if I knew this man. The first home that my husband and I purchased was located on a tract called *Wage(r)s Trust* and we called it that, often saying that we "trusted that our wages would pay the mortgage." Our investigation into the origin of the name made us familiar with the Wagers family. William Wagers patented *Wagers Trust* in 1760. It consisted of 313 acres and was located in the southeastern area of today's Carroll County. Our home on Mineral Hill Road was near the center of this tract. Much of this property later was owned by various members of the Bennett family. We purchased our home from a Phillips descendant – another family who came to the area early.

William's son, Luke Wagers, Sr., married Patience Phillips at the First German Reformed Church in Baltimore on 2 April 1789. In 1798 he had 79 acres of *George's Lot* with a log, one-story dwelling house 18'x16'. This property was in the Smallwood area. According to the early censuses the family probably lived on this property and had 3 sons and a daughter. One of their sons was named Luke Wagers, Jr.

These two men could be easily confused because in 1846 the county lists Luke Wagers as an outdoor pensioner and provides Richard Frizzle \$30.00 to care for him. However, this man is described as "old, infirm, broken collar bone and one shoulder out of place." The newspaper reports this Luke Wagers as having died on October 9 at age 84. We have found no record of his or his wife's burial site.

So, it is clear that it was Luke Wagers, Jr. who is declared insolvent in 1848. This man was

born in 1795. He served briefly in the War of 1812 (September 5–19, 1814) and eventually married a Hannah Frizzle. They had at least 2 daughters.



The list of creditors in Luke Wagers' insolvency case includes names familiar in the South Carroll area - Elisha Brown, Henry Shew, Richard Frizzle, Wm. Harn, Henry Carter, Samuel Carr, Samuel Criswell, A. D. Barnes, Grove Shipley, Samuel Baker, and George and Richard Jacobs. Some of these are

residents of the Woolery District and some are from the Freedom District. Some are relatives. Richard Frizzle probably was an uncle by marriage. Most are farmers as was Henry Carter in the 1850 census. But some, like Carter, had other businesses as well. Mr. Carter kept a tavern on Liberty Road below Eldersburg. The debt to Mr. Carter made me wonder if Luke Wagers was spending too much time at the tavern.

In the Chattel Records located at the Carroll County Circuit Court Annex I discovered that Luke Wagers sold many personal items to

*Continued on Page 19*

**No. 2, List of Creditors.**

**A LIST OF THE CREDITORS OF Luke Wagers**  
an insolvent debtor of Carroll county, as far as he can ascertain them on oath:

Elisha Brown	\$10.00
Henry Shew	112
Richard Frizzle	100
Wm. Harn	9 00
Henry Carter	425
Samuel Carr	10 43
Samuel Criswell	42.80
A. D. Barnes	10 00
Grove Shipley	43 00
Samuel Baker	60
George & Richard Jacobs	20.00

**Maryland, Carroll county, to wit:**

On this 10th day of January eighteen hundred and forty-eight, Luke Wagers personally appears before the subscriber, a Justice of the Peace, in and for said county, and makes oath on the Holy Evangel of Almighty God, that the foregoing is a true and correct list of his creditors, as far as he can ascertain the same.

*U. C. Wagers*

Luke Wagers' creditors from his papers at the Maryland State Archives

## Luke Wagers and his Insolvency Case of 1848

*Continued from Page 18*

Sarah R. Wagers for the sum of \$100. This transaction was recorded in 1847. It included one heifer, 2 sows, 20 pigs, 6 shoats, 5 sheep, 2 feather beds and bedding, 1 cupboard, 9 chairs and a plough - not



items that seem likely to interest a 19 year-old, unmarried daughter. The sale occurred just a few months before the insolvency case was filed. It appears he was at least protecting his personal assets. As part of the insolvency case in January of 1848, Luke Wagers conveys all his remaining property to trustee John M. Yingling for \$1.00 "excepting that necessary wearing apparel and bedding of himself and family."

Well, by now I was convinced that Luke Wagers, Jr. probably was ill, drinking too much or had some other serious problem. I was surprised to find him still alive in 1850. He was then living in the Woolery Election District with his wife, Hannah, daughters Matilda and Sarah R., in addition to 2 year-old Elizabeth. Interestingly, Sarah R., the daughter to whom he sold so much personal property, was now only 22 and still unmarried, but Sarah and Conrad Bowers as well as Matilda and Zachariah Jordan applied for marriage licenses in Carroll County in November 1851.

In 1860, Luke and Hannah Wagers, both age 64, are living in Bird Hill (Woolery District) with Elizabeth, now 12 years of age. He is listed as a farmer with no land but \$100 worth of personal property. Elizabeth married Salem Williams in 1865.

Luke was living with his

daughter, Sarah Bowers, and her family in the Franklin District in the 1870 census. Sarah's husband, Conrad Bowers, emigrated from Prussia and owned real estate worth \$35,000 plus \$1200 worth of personal property. It appears Hannah is dead. Wagers was still alive in 1880 at the age of 85 and then living with his other daughter, Matilda Jordan. She and her family were in the Woolery District close to where Luke was born.

Both Luke and Hannah Wagers are probably buried in the Deer Park Methodist Cemetery in Smallwood. They are listed as the owners of Lot 93, but there are no tombstones at the site today. His daughter Matilda Jordan and her husband are also buried at the same cemetery and are in marked graves. Conrad Bowers left a will in Carroll County, but I have not found burial sites for him or Sarah. I also do not know what happened to the youngest child, Elizabeth, after her marriage.



I followed the paper trail for Luke Wagers, looked at his ancestors and his descendants, but found no good explanation for his insolvency in 1848. It does not appear that he was ill - he lived to at least the age of 85. He was listed as a farmer, which makes me think that he was able to provide the basic necessities for himself and his family, and he owned a cemetery lot, so it appeared that he was able to purchase a final resting place for himself and his wife.

Ann Parry Horvath

## A Treasure Trove of Maryland History Moves Online

A joint project of the Maryland Historical Society and the Maryland State Archives has resulted in free access for the public to 100 years of the Maryland Historical Magazine.

Beginning June 1, 2010, all 400 issues of the magazine published between 1906 and 2005 became available for free online search and retrieval at [www.mdhs.org](http://www.mdhs.org).

Patricia Dockman Anderson, editor, was quoted as saying, "These issues contain an enormous wealth of well-documented, peer-reviewed research covering subjects with far-ranging popular and scholarly appeal."

More recent issues of the magazine are also available, but you must be a member of the Maryland Historical Society to access them.

Although few articles deal specifically with Carroll County, there are many, many articles which offer an understanding of Maryland's history from the earliest years to the recent past.





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